Case 16-06628 Doc 1 Fill in this information to identify your case:		Entered 02/27/16 08:54:14 age 1 of 67	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Rodolfo First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name  Hernandez  Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>5633</u>	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

RodolfoCase 16-06628 Doc 1 Filed 02/12/73/146 Entered 02/27/16/08/54:14 Desc Main Debtor 1 Page 2 of 67 Document Print **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 9223 Marquette Number Street Number Street Illinois 60617 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 Rodolf Case 16-06628 Doc 1 Filed 02/127/116 Entered 02/27/116 08:54:14 Desc Main

Document Document Page 3 of 67 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 3/16/2016 Case number MM / DD / YYYY District When Case number District \_\_\_\_\_ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

RodolfoCase 16-06628 Doc 1 Filed 02/12/73/146 Entered 02/27/116/08:54:14 Desc Main Debtor 1 Page 4 of 67 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Filed 02/12/7/116 Entered 02/27/116 08:54:14 Desc Main RodolfoCase 16-06628 Doc 1 Debtor 1

Document Document

Page 5 of 67

Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:** You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit counseling because of: I have a mental illness or a mental Incapacity. deficiency that makes me incapable of realizing or making rational decisions about finances. Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

About Debtor 2 (Spouse Only in a Joint Case): You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your

case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the

internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

RodolfoCase 16-06628 Doc 1 Filed 02/12/73/146 Entered 02/27/116/08:54:14 Desc Main Debtor 1 Page 6 of 67 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Rodolfo Hernandez Signature of Debtor 2 Signature of Debtor 1 Executed on 2/27/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Rodolf Case 16-06628 Doc 1 Filed 02/27/21/26 Entered 02/27/21/26/08/54:14 Desc Main

Document Prist Name Document Plant Page 7 of 67

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.	ilquily triat	tile iiiloi	imation	in the schedules filed with the petition is
/s/ Brenda Likavec Signature of Attorney for Debtor			Date	<u>2/27/2016</u> MM / DD / YYYY
Brenda Likavec Printed name				
Semrad Law Firm Firm name				
	20 S Clark			
Number	Street			
28th Floor				
Chicago		Illinois		60603
City		State		Zip Code
Contact phone				Email address
Bar number				Illinois State

Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main Fill in this information to identify your case: Debtor 1 Rodolfo Hernandez First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$70,717.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,500.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$73,217.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$135,511.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$11.737.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$147,248.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$5,088.45 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$4,208.00

Debtor 1 Rodolf Case 16-06628 Doc 1 Filed 021/27/16 Entered 02/27/16 08:54:14 Desc Main

Document Plant Page 9 of 67

Par	t 4: Answer These Questions for Administrative and Statistical Records							
6. /	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the couver.  Yes.	urt with your other schedules.						
7. \	<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>							
8.	. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official  \$3,486.67  Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.							
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:	Total claim						
	9a. Domestic support obligations (Copy line 6a.)	\$0.00						
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00						
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Copy line 6f.) \$0.00							
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00						
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00						

\$0.00

9g. Total. Add lines 9a through 9f.

	Case 16-0662	8 Doc 1 F	iled 02/27/16	Entered 02/27/1	6 08:54:14	Desc Main
Fill in this	information to identify your case	e:		Ų.		
Debtor 1	Rodolfo		Herna	indez		
	First Name	Middle N	ame Last N	lame		
Debtor 2 (Spouse, i	f filing) First Name	Middle N	ame Last N	lame		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illi	linois		
Case num	ber		(S	State)		
(If known)						Check if this is an
	al Form 106A/B					amended filing
Sche	dule A/B: Prope	erty				12/1
category v responsib write your Part 1:	tegory, separately list and dewhere you think it fits best. But for supplying correct informame and case number (if known bescribe Each Residen own or have any legal or eq	e as complete and a rmation. If more sp nown). Answer ever nce, Building, La	accurate as possible. It ace is needed, attach a y question. and, or Other Real	f two married people are fi a separate sheet to this fo I Estate You Own or I	iling together, bot rm. On the top of Have an Intere	h are equally any additional pages,
	No. Go to Part 2 Yes. Where is the property?					
1.1	Street address, if available, or	other description	What is the property?  Single-family home		the amount of a	secured claims or exemptions. Put iny secured claims on Schedule D: Have Claims Secured by Property.
	9223 Marquette Number Street		Duplex or multi-unit Condominium or co Manufactured or mo	poperative	Current value entire property \$70717.00	
	Chicago Illinois City State Cook	60617 Zip Code	Land Investment property Timeshare	,	interest (such	nature of your ownership as fee simple, tenancy by or a life estate), if known.
	County		Other		Homestead	
			Who has an interest i  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debto  ☐ At least one of the d	·	Check if the characteristic (see instru	his is community property uctions)
				u wish to add about this it n number: PIN 26-06-313-0		
lf vou	own or have more than one, list l	here:	property identification	11 Hamber. 1 III 20-00-313-1	711-0000	
1.2	Street address, if available, or		What is the property?  Single-family home Duplex or multi-unit		the amount of a	secured claims or exemptions. Put ny secured claims on Schedule D: Have Claims Secured by Property.
			Condominium or co	ooperative	Current value entire property	
	Number Street		Land Investment property Timeshare Other	,	interest (such	nature of your ownership as fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Who has an interest i Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d	lebtors and another u wish to add about this it	(see instru	,

Debtor 1	Rodolfd Case 16-066 First Name	28 Doc 1 I	<u>Filed 02/27/116 Entered</u> 02/27/116 Document™ Page 11 of 67	.⁄08.64: <u>14 Des</u>	c Main
1.3 Stre	et address, if available, or oth		Documativitime Page 11 of 67 hat is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	Current value of the entire property?	d claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
City		Zip Code	Investment property Timeshare Other	Describe the nature of interest (such as fee sit the entireties, or a life of	mple, tenancy by
		Ot pro	ho has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another ther information you wish to add about this item, soperty identification number: of your entries from Part 1, including any entries for	or pages 7071	
	Describe Your Vehicle vn, lease, or have legal or e		ny vehicles, whether they are registered or not? In	clude any vehicles	
	ns, trucks, tractors, sport utili		eport it on Schedule G: Executory Contracts and Unexpes	vired Leases.	
	Make Model: Year: Approximate mileage: Other information: 2001 Dodge Caravan	Dodge Caravan 2001 160000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  \$1500.00	•
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	
			Check if this is community property (see instructions)		

Debtor 1		Filed 02/27/116 Entered 02/27/116	6/08:54: <u>14 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 67			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
	Model:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:		Creditors vino riave ola	ino decared by 1 reports.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cla		
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
	Yes				
4.1		Who has an interest in the property? Check	Do not deduct secured cla		
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year: Approximate mileage:	Debtor 1 only	Creditors with mave Cla	irns Secured by Property.	
	, approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cla	•	
	Model:	one.	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors vvno Have Cia	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
	• •	instructions)  all of your entries from Part 2, including any entries for the control of the con	. •	00.00	

Filed 02/27/16 Entered 02/27/16/08:54:14 Desc Main Document Page 13 of 67 Debtor 1 Rodolf Case 16-06628
First Name Doc 1

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware	
Examples: Major appliances, rumiture, linens, crima, kitchenware	
✓ Yes. Describe Misc. Used Furniture and Household Goods	\$300.00
7. Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
<b>✓</b> No	
Yes. Describe	
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No	
Yes. Describe	
<ul> <li>9. Equipment for sports and hobbies</li> <li>Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments</li> </ul>	
No No	
Yes. Describe	
Yes. Describe  10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe	
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No	
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No  Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No  Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No  Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No  Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No  Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No  Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses  No	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses  No Yes. Describe  14. Any other personal and household items you did not already list, including any health aids you did not list	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses  No Yes. Describe	\$200.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No Yes. Describe  11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No Yes. Describe  Misc. Used Clothing  12. Jewelry  Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver  No Yes. Describe  13. Non-farm animals  Examples: Dogs, cats, birds, horses  No Yes. Describe  14. Any other personal and household items you did not already list, including any health aids you did not list	\$200.00

Pebtor 1 Rodolfc Case 16-06628 Doc 1 Filed 02/27/116 Page 14 of 67

Rodolfc Case 16-06628 Doc 1 Filed 02/27/116 (08:54:14 Desc Main Document Page 14 of 67 **Describe Your Financial Assets** 

Do	you own or have a	ny legal or equitable inte	rest in any of the followin	g?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	No	in your wallet, in your home, in a sa	afe deposit box, and on hand when y	ou file your petition  Cash:	\$500.00
17.			certificates of deposit; shares in creaning with the same institution, list ear Institution name:	dit unions, brokerage houses,	
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			_
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks vestment accounts with brokerage Institution or issuer name:	firms, money market accounts		
19.	Non-publicly traded storan LLC, partnership, a		ed and unincorporated business	ses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
		_			

Deb	tor 1 RodolfdCase 16	0-06628 DOC 1	HIEO UZHZrriahildo		0/W6/54: <u>14</u>	<u>Desc Main</u>
	First Name	Middle Name		Page 15 of 67		
20.	Negotiable instruments in	orate bonds and other neg nclude personal checks, cash nts are those you cannot tran	niers' checks, promissory n	otes, and money orders.		
	Yes. Give specific information about them	Issuer name:				
21.	Examples: Interests in IR		03(b), thrift savings accour	nts, or other pension or profit-s	sharing plans	
	No No	Type of account:	Institution name:			
	Yes. List each account separately.	401(k) or similar plan:				
		Pension plan:				
		IRA:				
		Retirement account:				· 
		Keogh:	<del></del>			
		Additional account:				
		Additional account:				
22.		deposits you have made so the		e or use from a company , water), telecommunications		
	Yes		Institution name:			
		Electric:				
		Gas:	<u></u>			
		Heating oil:				
		Security deposit on rental u	ınit:			
		Prepaid rent:				
		Telephone:				
		Water:				
		Rented furniture:				
		Other:				
23.	Annuities (A contract for No	a periodic payment of mone	y to you, either for life or fo	r a number of years)		
	Yes	Issuer name and description	n:			

Debt	or 1	Rodolfd 6	ase 1	6-06628	Doc 1 Middle Name		02/27/146 :umatriname	Entered 02/27/ Page 16 of 67	116/08:54: <u>14</u>	Desc Main
24.				ation IRA, in a ), 529A(b), and		a qualifie	d ABLE progra	m, or under a qualified s	state tuition program.	
		No Yes	Instituti	on name and d	lescription. Sep	parately file	the records of a	ny interests.11 U.S.C. § 52	21(c):	
25.	exe	rcisable fo	r your		ts in property	(other th	an anything lis	ted in line 1), and rights	or powers	
	Ц	Yes. Desc								
26.	Еха		rnet don				r intellectual pro yalties and licens	operty sing agreements		
27.	Еха		ding pe	n, and other ge			ssociation holdin	ngs, liquor licenses, profes:	sional licenses	
Mor	iey (	or prope	erty ov	ved to you'	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds ov	ved to y	/ou						
		Yes. Give s about you a	them, in	nformation ncluding wheth led the returns ears	er				Federal: State: Local:	
29.		ily suppor		ump sum alimo	nv. spousal su	pport, child	l support. mainte	nance, divorce settlement,	property settlement	
	<u> </u>	No		nformation					Alimony:  Maintenance:  Support:	
									Divorce settlement	:
30.	Othe	er amounts	some	one owes you					Property settlemen	ıt:
		<i>nples:</i> Unpa	aid wage		urance payme			pay, vacation pay, workers'	compensation,	
		No		. '						
		Yes. Descr	ibe							

Debt	tor 1	Rodolf Case 16 First Name	6-06628	Doc 1 Middle Name	Filed 02/27/4/16 Document	<u>Entered</u>	L6 (08;54: <u>14 D</u>	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health		edit, homeowner's, or renter	's insurance	
		No Yes. Name the insur of each policy and lis		· -	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar	mples: Accidents, em			have filed a lawsuit or moce claims, or rights to sue	ade a demand for paymer	nt	
34.	Othe to se	Yes. Describe er contingent and of the off claims No Yes. Describe	unliquidated	claims of ev	very nature, including cou	unterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	ady list				-
36.			-			es for pages you have att		\$500.00
Part	5:	Describe Any B	usiness-R	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.	Exar				odems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe						

		RodolfoCase 16 First Name		Doc 1	Filed 02/27/146 Document	Entered @2/2/7//1 Page 18 of 67	.6.08;54: <u>14 D</u>	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures				1	
	<b>✓</b>	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							_
		them							
									_
43. <b>(</b>	Custo	omer lists, mailing	lists. or other	r compilatio	ns				_
	<b>V</b>	_	, , , , , , ,						
	=		clude nersonal	lv identifiable	information (as defined in 1	11 U.S.C. & 101(41A))?			
	_		orado porcorras	.,	· · · · · · · · · · · · · · · · · · ·				
		∐ No							
		Yes. Descri	ibe						_
44.	Any	business-related p	roperty you o	lid not alread	dy list				
	<b>~</b>	No							
	=	Yes. Give specific		;					_
		information		•					_
									_
				•					
				•					_
				;					_
	.1 .1 41.	a dallaminalisa af al	l -f	: f D	4 F. in almalia a ann antaine	for many a view barre attach			
			•			for pages you have attach			
Part	6:	Describe Any F	arm- and (	Commerci	al Fishing-Related P	roperty You Own or H	lave an Interest In		
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?		
		No. Go to Part 7.	-		-			Current value of th	е
	Ħ	Yes. Go to line 47.						portion you own?  Do not deduct secure	d
								claims	u
								or exemptions	
47.		<b>m animals</b> <i>mples:</i> Livestock, pou	ıltrv. farm-raise	ed fish					
	_		any, raini-taist	74 HOTT					
	뇓	No Yan Danasiha						1	
	Ш	Yes. Describe							

Deb	tor 1 RodolfcCase 16-06628 First Name	Doc 1 F		Entered 02/27/116/08:54:14 Page 19 of 67	Desc Main
48.	Crops-either growing or harvested		Document	1 age 19 01 07	
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equipment, imple	ments, machiner	ry, fixtures, and tools	of trade	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supplies, chemica	als, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and commercial fishing-r		ou did not already lis	st	
	Examples: Livestock, poultry, farm-raise	ea iisn			
	✓ No  Yes. Describe				
	dd the dollar value of all of your entr				
for P	art 6. Write that number here				
Part	7: Describe All Property You	Own or Have	an Interest in Th	nat You Did Not List Above	
53.	Do you have other property of any k Examples: Season tickets, country club		already list?		
	No	membership			
	Yes. Give specific				
	information				
54 Δ	dd the dollar value of all of your entr	ies from Part 7 V	Vrite that number her	'e	
J4. A	du the donar value of all of your entit	ies iroinir ait 7. v	ville triat frumber fier	·	
Part	8: List the Totals of Each Pa	rt of this Forr	n		
55. <b>F</b>	Part 1: Total real estate, line 2			<b>&gt;</b>	\$70717.00
56 r	part 2 total vehicles, line 5				
-	art 3: Total personal and household	itams lina 15	\$1500.00	<u> </u>	
	•	items, line 15	\$500.00		
	art 4: Total financial assets, line 36	tu line 45	\$500.00		
	Part 5: Total business-related proper				
	Part 6: Total farm- and fishing-related				
	Part 7: Total other property not listed				
62. 1	Total personal property. Add lines 56 t	hrough 61	\$2500.00	Copy personal property to	+ \$2500.00
			<u> </u>		
63. <b>T</b>	otal of all property on Schedule A/B.	Add line 55 + line	62		\$73217.00

Fill i	in this inform	Case 16-06628 ation to identify your case:	Doc 1 File	d 02/27/16	Entered 02	/27/16 08:54:14	Desc Main
Deb	otor 1	Rodolfo First Name	Middle Name		nandez Name		
	otor 2 ouse, if filing)	First Name	Middle Name		Name		
Unit	ted States Ba	nkruptcy Court for the:	Northern	District of			
	se number nown)				(State)		
Of	ficial F	orm 106C					Check if this is a amended filing
Sc	hedule	C: The Prop	erty You C	laim as E	xempt		12/1
s to exer ece exer orop	mpted up eive certa mption of perty is detailed.  Which set  You ar	pecific dollar amour to the amount of ar in benefits, and tax- 100% of fair market	nt as exempt. Alterny applicable started by	ernatively, you tutory limit. Some funds—may that limits ur exemption the limits are exemption to the limits are exemptions. 11 U.S.C. §	u may claim the some exemption by be unlimited if the exemption to a would be limited by pouse is filing with your services.	full fair market values—such as those for notes of the contest of	claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property and the A/B that lists this pro	perty the portion y	ou	nt of the exemption you	•	cific laws that allow exemption
			own  Copy the value  Schedule A/B	e from	orlly one box for each	ехентрион.	
	Brief description	2001 Dodge Carava	n \$1,500.00	_ 🗸			735 ILCS 5/12-1001(c)
	Line from Schedule A		<u> </u>		\$1,500 0% of fair market value olicable statutory limit	_	
	Brief description	Misc. Used Furnitue	\$300 nn	<b>✓</b>	\$300.0		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>06</u>			0% of fair market value plicable statutory limit		
3.	(Subject to	aiming a homestead exer adjustment on 4/01/16 and d you acquire the property	every 3 years after that	for cases filed on	·	,	

No Yes

Debtor 1 Rodolf Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main

Page 21 of 67 Document Militage Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$200.00 **✓** Misc. Used Clothing description: \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$500.00  $\checkmark$ Cash-on-hand description: \$500.00 Line from 100% of fair market value, up to any Schedule A/B: 16 applicable statutory limit

	Case 16-06628	Doc 1	Filed 02/27/16	Entered 02/27	/16 08:54:14	Desc Main	
Fill in this infor	mation to identify your case:			<u> </u>			
Debtor 1	Rodolfo		Herna	ndez			
	First Name	Middle	Name Last N	_			
Debtor 2 (Spouse, if filin	G) First Name	N A: -I -II -	Name Last N				
(Spouse, ii iiiii	9) First Name	IVIIdale	Name Last N	ame			
United States I	Bankruptcy Court for the: No	orthern	District of Illi	inois State)			
Case number (If known)			(6				
Official	Form 106D						eck if this is a ended filing
	ule D: Creditor	e Wh	o Have Clain	ns Secured	l hy Prone		Ü
							12/1
-	lete and accurate as po				-		
	rmation. If more space top of any additional			• .		es, and attach it t	o tnis
			•	ase number (ii kir	owii).		
	reditors have claims secured	• • •					
=	Check this box and submit this fo		urt with your other schedule:	s. You have nothing else	to report on this form.		
✓ Yes.	Fill in all of the information below	W.					
Part 1: List	All Secured Claims						
	cured claims. If a creditor has			• •	Column A	Column B	Column C
	ore than one creditor has a par			art 2. As much as	Amount of claim	Value of collateral	Unsecured
possible, i	ist the claims in alphabetical or	der accordin	g to the creditor's name.		Do not deduct the	that supports this	portion
D 4 OCWENI	OAN SERVICING I				value of collateral.	claim	If any
2.1 OCWEN I	LOAN SERVICING L	Describe t	he property that secures	the claim:	\$107,777.00	\$70,717.00	\$37,060.00
12650 IN	GENUITY DR	DIN 26.06	212 011 0000 LValue: \$70 7	717.00	1		
Numbe	r Street		313-011-0000   Value: \$70,7 late you file, the claim is:		l		
		Contin	-	onoon an anat approx			
ORLAND		Unliqui	•				
City	State ZIP Code	Dispute					
	es the debt? Check one.		ien. Check all that apply.				
	or 1 only	_					
	or 2 only	An agre	eement you made (such as	mortgage or secured			
	or 1 and Debtor 2 only st one of the debtors and		ry lien (such as tax lien, me	chanic's lien)			
anoth		Judgm	ent lien from a lawsuit	,			
Chec	k if this claim relates to a	Other (	including a right to offset)				
	nunity debt	Last 4 digi	ts of account number	6054			
_	was incurred 11/1/2006	Last 4 digi	ts of account number	0001	-		
2.2 REAL TIN	ME RESOLUTIONS	Describe t	he property that secures	the claim:	\$16,058.00	\$70,717.00	\$0.00
	PIRE CENTRAL DR S	DIN OC OC	242 044 0000   \/al \$70 =	747.00	1		
Numbe	r Street		313-011-0000   Value: \$70,7 late you file, the claim is:				
		Contin	•	orioon all triat apply.			
DALLAS	Texas 75247	Unliqui	•				
City	State ZIP Code	Dispute					
	es the debt? Check one.						
	or 1 only	_	ien. Check all that apply.				
	or 2 only	-	eement you made (such as	mortgage or secured			
	or 1 and Debtor 2 only	car loa	,	abaniala lian)			
At lea anoth	st one of the debtors and er		ry lien (such as tax lien, me	chanics lien)			
	k if this claim relates to a	= -	ent lien from a lawsuit				
	nunity debt	Utner (	including a right to offset) _				
Date deb	was incurred 11/1/2006	Last 4 digi	ts of account number	6062			
	Add the dollar value of you	r entries in	Column A on this page.	Write that number	\$123.835.00		

here:

	Rodolfd_ASE_16-U6628 D0C First Name Middle Nam		UPPED (PC) POPPER	‰4: <u>14</u>	Desc Main	
Don't 4	Additional Page	Column A	A	Column B	Column C	
Part:1	After listing any entries on this page and so forth.	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.  Amount Do not value of the valu				
2.3	Rock Oak, LLC Creditor's Name	Describe the property that secures the claim:	-	\$3,585.00	\$70,717.00	\$0.00
	120 N. LaSalle St., 29th Fl.  Number Street	PIN 26-06-313-011-0000   Value: \$70,717.00 <b>As of the date you file, the claim is:</b> Check all that app	oly.			
	Chicago Illinois 60602 City State ZIP Code  Who owes the debt? Check one.  ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was incurred	Contingent Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or sect loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number	ured car			
2.4	Gan B, LLC Creditor's Name	Describe the property that secures the claim:	-	\$2,089.00	\$70,717.00	\$0.00
	Number Street  Highland Park Illinois 60035 City State ZIP Code  Who owes the debt? Check one.  ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Date debt was incurred	PIN 26-06-313-011-0000   Value: \$70,717.00  As of the date you file, the claim is: Check all that apple Contingent  Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or sect loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number				
2.5	City of Chicago Water Department Creditor's Name  333 S State, Suite 300  Number Street  Chicago Illinois 60604  City State ZIP Code  Who owes the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a	Describe the property that secures the claim:  PIN 26-06-313-011-0000   Value: \$70,717.00  As of the date you file, the claim is: Check all that apple Contingent  Unliquidated Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or seculoan)  Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)		\$6,000.00	\$70,717.00	\$0.00
	community debt  Date debt was incurred	Last 4 digits of account number				
	Add the dollar value of your entr	es in Column A on this page. Write that number her	re:	\$11,674.00	0	
	If this is the last page of your form	m, add the dollar value totals from all pages.	-			

Debtor 1	RodolfdCase 16-06628 Doc		<b>16 08:5</b> 4: <u>14</u>	Desc Main	
	First Name Middle Nam	Document Page 24 of 67			
Part:1	Additional Page		Column A	Column B	Column C
	After listing any entries on this page and so forth.	, frumber them beginning with 2.3, followed by 2.4,	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.6	Cook County Clerk	- December of the control of the con	\$1.00	\$70,717.00	\$0.00
	Creditor's Name	Describe the property that secures the claim:			_
	118 N. Clark  Number Street	9223 Marquette, Chicago, IL 60617   Value: \$70,717.00			
	Number Street	As of the date you file, the claim is: Check all that apply	у.		
		Contingent			
	Chicago Illinois 60602  City State ZIP Code	- Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secur	ed car		
	Debtor 1 and Debtor 2 only	loan)			
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
2.7	Cook County Treasurer Creditor's Name	Describe the property that secures the claim:	\$1.00	\$70,717.00	\$0.00
	118 N. Clark Room 112	0000 Marrie 11 00047 IV I 00047 IV			
	Number Street	<ul> <li>9223 Marquette, Chicago, IL 60617   Value: \$70,717.00</li> <li>As of the date you file, the claim is: Check all that apple</li> </ul>			
		Contingent	,-		
	Chicago Illinois 60602	- Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	<del></del>			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secur	ed car		
	Debtor 1 and Debtor 2 only	loan)			
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of your entr	ies in Column A on this page. Write that number here	\$2.00		
	If this is the last page of your for Write that number here:	n, add the dollar value totals from all pages.	\$135,511.0	0	

		Case 16-06628	B Doc 1 Filed	02/27/16	Entered 02/	27/16 08:54:14	Desc	Main	
Fill in	this informa	ation to identify your case				1710 00.54.14	Desc	IVICIII	
Debto	or 1	Rodolfo		Herna					
Debto	ar 2	First Name	Middle Name	Last N	ame				
		First Name	Middle Name	Last N	ame				
United	d States Ba	nkruptcy Court for the:	Northern	District of III	inois State)				
Case (If know	number wn)								
Offic	cial Fo	orm 106E/F				_1	Chec	ck if this is an	amended filing
Scł	nedu	le E/F: Cre	ditors Who	Have U	nsecured	d Claims			12/15
106A/E are list the bo	B) and on Seed in Sche xes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	xpired leases that could in Contracts and Unexpire of Hold Claims Secured bountion Page to this page Y Unsecured Claims	d Leases (Officially Property. If most on the top of a	al Form 106G). Do r ore space is neede	not include any credito d, copy the Part you ne	rs with parti ed, fill it out	ally secured t, number the	claims that e entries in
1. [ [	_ ′	ditors have priority unso to Part 2.	secured claims against yo	ou?					
i F	dentify wha possible, lis Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has maim has both priority and no all order according to the creds a particular claim, list the claim, see the instructions fo	npriority amounts editor's name. If y e other creditors in	, list that claim here a ou have more than t n Part 3.	ind show both priority and	d nonpriority a	amounts. As n	nuch as
							Total claim	Priority amount	Nonpriority amount

Doc 1 Filed 02/273/16 Entered 02/27/16/08:54:14 Desc Main Rodolfd Case 16-06628 Debtor 1 Documernt Page 26 of 67 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AARGON AGNCY \$427.00 Last 4 digits of account number Nonpriority Creditor's Name 3025 W SAHARA When was the debt incurred? 1/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89102 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 American InfoSource LP \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO <u>Box 248848</u> When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oklahoma City Oklahoma 73124 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 Cavalry SPV LLC \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 661 GLENN AVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wheeling Illinois 60090 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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	2 Tour NONF KIOKITT Onsecured Claims - Continu	dation i ago	
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Department of Revenue  Nonpriority Creditor's Name	Last 4 digits of account number	\$1,500.00
	121 North LaSalle Street	When was the debt incurred? n/a	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60602	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<b>□</b> '	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	Illinois Department of Employment Security Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
	PO Box 19286	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	SpringfieldIllinois62794CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.6	Sprint	Last 4 digits of account number	\$710.00
	Nonpriority Creditor's Name P.O. Box 219554	When was the debt incurred?	
	Number Street	<u></u>	
		As of the date you file, the claim is: Check all that apply.	
	Kansas City Missouri 64121	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	불	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginn	ning with 4.5, followed by 4.6, and so forth.	Total claim						
4.7 State Farm Insurance Nonpriority Creditor's Name 1 State Farm Plaza Number Street	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.	\$6,700.00						
Bloomington Illinois 61710 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify							

Pebtor 1 Rodolfc Case 16-06628 Doc 1 Filed 02/27/116 Desc Main
First Name Document Page 29 of 67

Rodolfc Case 16-06628 Doc 1 Filed 02/27/116 Desc Main
Document Page 29 of 67

Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.								
		1	Total claims						
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00						
	6b. Taxes and certain other debts you owe the  6c. Claims for death or personal injury while you were intoxicated (		\$0.00						
			\$0.00						
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00						
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00						
		1	Fotal claims						
Total claims from Part 2	6f. Student loans	ôf.	\$0.00						
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00						
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00						
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,737.00						
	6j. Total. Add lines 6f through 6i.	βj.	\$11,737.00						

Fill in this infor	Case 16-06628 mation to identify your case		)2/27/16	Entered 02	2/27/16 08:54:14	Desc Main
Debtor 1	Rodolfo	Middle Norse	Hernar		-	
Debtor 2	First Name	Middle Name	Last Na	ame		
(Spouse, if filin	g) First Name	Middle Name	Last Na	ame	-	
	Bankruptcy Court for the:	Northern	_ District of Illi	nois tate)	-	
Case number (If known)					-	
Official	Form 106G				<u> </u>	Check if this is a amended filing
Schedu	le G: Execute	ory Contracts	and Un	expired l	_eases	12/1:
•	ed, copy the additional pa			•		ring correct information. If more ional pages, write your name and
1. Do you h	nave any executory	contracts or unexpire	d leases?			
✓ No. Ch	eck this box and file this for	m with the court with your oth	er schedules. Yo	u have nothing els	se to report on this form.	
Yes. Fil	Il in all of the information be	low even if the contracts or le	eases are listed	on Schedule A/B:	Property (Official Form 106A	VB).
•	•	pany with whom you have astructions for this form in the				ease is for (for example, rent, and unexpired leases.
Perso	n or company with whon	n you have the contract or I	ease		State what the contrac	et or lease is for
						N 0. 10000 10 10.

		Case 16-06628	B Doc 1 Filed 0	2/27/16 Entorod	<u>  02/2</u> 7/16 08:54:14	Desc Main
Fill ir	n this inform	ation to identify your case			11212.1/10 00.34.14	Desc Main
Debt	tor 1	Rodolfo		Hernandez		
Debt	tor 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case (If kn	e number			(State)		
`		orm 106H				Check if this is a amended filing
		e H: Your Co	debtors			12/1
oget n the every	her, both a boxes on question.	re equally responsible the left. Attach the Add	for supplying correct inforr	nation. If more space is ne n the top of any Additional	eded, copy the Additional Pag Pages, write your name and c	If two married people are filing ie, fill it out, and number the entries ase number (if known). Answer
	ouisiana, N No. Go Yes. D	levada, New Mexico, Pue o to line 3. id your spouse, former sp lo	ived in a community proper erto Rico, Texas, Washington, a couse, or legal equivalent live v	and Wisconsin.) vith you at the time?	munity property states and territor	ries include Arizona, California, Idaho,
		Name of your spouse, for	ormer spouse, or legal equivale	ent	_	
		Number Street			<u> </u>	
		City	State	Zip Code	_	
á	as a codeb	tor only if that person is	s a guarantor or cosigner. N	/lake sure you have listed t		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in t	his information to identify	A VOUR 0200:	10=140		7/16 08	:54:14	Desc M	ain	
111 III U	ins information to identify	Docum	none re	ige oz or	<del>01</del>				
Debtor 1			Hernande		_				
	First Name	Middle Name	Last Name	€		Check if this	s is:		
Debtor 2		A (* 1 11 - A 1			_	_	nded filing		
Spouse,	if filing) First Name	Middle Name	Last Name	9		_	ŭ		
United S	tates Bankruptcy Court for the:	Northern	District of Illinoi		-		ement showing es as of the fol		-petition chapter 13 g date:
Case nur (If known)			•		-	MM / D	D / YYYY	-	
Offici	ial Form 106l								
Sche	edule I: Your Inc	ome							12/15
	Describe Employme	se number (if known). Ai	nswer every	question.					
1	. Fill in your employment information.		Debtor 1			Debtor 2	2		
	information.	Employment status	✓ Employed			Emplo	ved		
	If you have more than one		Not Employ	rod.		✓ Not Er	•		
	job, attach a separate page with		☐ Not Employ	yeu		INOL EI	прюуец		
	information about additional	Occupation	Laborer						
	employers.	Employer's name	J&J Masonry, I	lnc.					
	Include part time, seasonal,	Employer's address	6506 W. 93rd S	<b>Ş</b> t					
	or self-employed work.	p.o.yo. o addi ooo	Number Street	<u>).                                      </u>		Number Str	eet		
	Occupation may include					_			
	student								
	or homemaker, if it applies.		Oak Lawn	Illinois	60453				
			City	State	Zip Code	City	S	tate	Zip Code
		How long employed there?	4 months						
Part 2	Give Details About I	Monthly Income							
Estima are sepa		date you file this form. If you ha	ave nothing to rep	oort for any line	e, write \$0 in the s	space. Includ	le your non-filir	ng spo	ouse unless you
If you or		re than one employer, combine th	e information for	all employers	for that person on	the lines be	low. If you nee	d mor	e space, attach
a sepan	alo orioet lo trilo IOIIII.			For	Debtor 1	For Debt	or 2 or g spouse		
	List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.			2.	\$4,926.13		\$0.0	<u> </u>	
3. <b>Es</b>	3. Estimate and list monthly overtime pay. 3.			3.	+ \$0.00		+ \$0.0	0	

4. Calculate gross income. Add line 2 + line 3.

\$4,926.13

\$0.00

Debtor 1 Rodolfo Case 16-06628 Entered @2127/166 @8:54:14 Desc Main Doc 1 Filed 02/27/146 Middle Name Documentame Page 33 of 67 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$4,926.13 \$0.00 5. List all payroll deductions: \$1,002.95 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. Union dues 5g. \$184.73 \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,187.68 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$3,738,45 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$450.00 \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs (LINK) \$900.00 \$0.00 8f. 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,350.00 \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$5,088.45 \$0.00 \$5,088.45 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$5,088.45 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Fill in this info	Case 16-066		02/27/16 Entered 0	2/27/16 08:54:14	Desc Ma	ain
FIII IN UNIS INIC	ormation to identify your c	ase:	U			
Debtor 1	Rodolfo	Middle Nove	Hernandez	-		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
	ing) First Name	Middle Name	Last Name	An amended fili	ina	
United States	s Bankruptcy Court for the	: Northern	District of Illinois		showing post-peti	ition chapter 13
			(State)	_	the following date	
Case number (If known)	r					
				MM / DD / YYY	ſΥ	
Official	Form 106J					
Schedi	ıle J: Your E	ynansas				12/15
		•				12/10
nformation. I			re filing together, both are equa form. On the top of any addition			mber
	scribe Your House	hold				
1. Is this a jo		Hold				
_	Go to line 2					
		announte le conselected				
Yes.	Does Debtor 2 live in a	separate nousenoid?				
	∐ No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Exper	nses for Separate Household of D	ebtor 2.		
2. Do you ha	ave dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does dependent	endent live
•	xpenses include	No				
expenses than	of people other	No				
yourself a	•	Yes				
depender	nts?					
Part 2: Est	timate Your Ongoir	ng Monthly Expenses				
Estimate yo	ur expenses as of your	bankruptcy filing date unless	you are using this form as a su			20
applicable d		iniupicy is illed. Il tills is a su	pplemental Schedule J, check	the box at the top of the to	niii and iii iii u	ie
		n-cash government assistance d it on <i>Schedule I: Your Incom</i>				Your expenses
	al or home ownership e for the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments ar	nd	4.	\$750.00
If not in	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prop	erty, homeowner's, or rer	nter's insurance			4b.	\$0.00
4c. Home	e maintenance, repair, and	d upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Filed 02/27/16 Entered 02/27/16/08:54:14 Desc Main RodolfoCase 16-06628 Doc 1

Document Page 35 of 67 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$500.00 6a. 6b. Water, sewer, garbage collection \$100.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$120.00 6c. 6d. Other. Specify: Cable/Internet \$130.00 6d 7. Food and housekeeping supplies 7. \$1,433.00 8. Childcare and children's education costs \$75.00 8. 9. Clothing, laundry, and dry cleaning \$200.00 9. 10. Personal care products and services \$200.00 10. 11. Medical and dental expenses \$200.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$400.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$100.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \_ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00

20e

Debtor 1	RodolfoCase 16-06	6628 Doc 1	Filed 02/12/7a/146	Entered 02/27/16/08:54:14	Desc Main	
	First Name	Middle Name	Documetht me	Page 36 of 67		
21.Other	Specify:			•	21	\$0.00
22. Calcu	late your monthly expen	ises.				\$4,208.00
22a. A	dd lines 4 through 21.				_	\$0.00
22b. C	opy line 22 (monthly expe	nses for Debtor 2), if ar	ny, from Official Form 106J	-2	_	\$4,208.00
22c. A	22c. Add line 22a and 22b. The result is your monthly expenses.					
23.Calcu	ate your monthly net inc	come.				
23a. C	opy line 12 (your combined	d monthly income) fron	n Schedule I.		23a _	\$5,088.45
23b. Copy your monthly expenses from line 22 above.					23b	\$4,208.00
23c. S	ubtract your monthly exper	nses from your monthly	income.			\$880.45
-	The result is your monthly r	net income.			23c	-
24. <b>Do yo</b>	u expect an increase or	decrease in your exp	penses within the year af	ter you file this form?		
			r loan within the year or do of a modification to the term			
<b>✓</b> 1	lo					
	es					
	Explain here:					

page 3

		Case 16-0662	8 Doc 1 Filed (	12/27/16	Entard 02/2	7/16 08:54:14	Dosc Main
Fill	in this inform	nation to identify your case		17171111	Uleren (1717	7/10 00.54.14	Desc Main
Del	otor 1	Rodolfo		Hernande	ez		
		First Name	Middle Name	Last Nam	ne		
	otor 2 ouse, if filing	First Name	Middle Name	Last Nam	ne e		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illino	is		
Cas	se number			(Stat	re)		
	nown)						
Of	ficial F	Form 106De	<u>C</u>				Check if this is an amended filing
De	clarat	ion About a	n Individual De	ebtor's S	chedules		12/1
f tw	o married p	eople are filing togethe	r, both are equally respons	sible for supplyin	g correct informat	tion.	
prop 1519		d in connection with a					ling property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
	_	ny or agree to pay some	eone who is NOT an attorne	y to help you fill	out bankruptcy for	rms?	
	✓ No						
	Yes. N	lame of person			ankruptcy Petition F e (Official Form 119 <sub>/</sub>	Preparer's Notice, Declar ).	ation, and
		alty of perjury, I declare	e that I have read the summ	ary and schedule	es filed with this d	eclaration and	
×	/s/ Rodolf	o Hernandez		>	ζ		
	Signature o	f Debtor 1			Signature of Debt	tor 2	
	Date 2/27/2	2016			Date		
	MM/	DD/YYYY			MM/DD/Y	YYY	

Fill in		Case 16-06628	Doc 1	Filed 02/27/16	Entered 02/2	27/16 08:54:14	Desc Main
	n this inform	nation to identify your case:				į	
Deb	tor 1	Rodolfo		Hernand	dez		
		First Name	Middle N	Name Last Nar	me		
Deb		First Name	NA: alalla N	Janes Last No.			
(Opo	use, ii iiiiig	FIRST Name	Middle N	Name Last Nar	me		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illin			
	e number own)				ate) 		
Off	icial F	Form 107				1	Check if this is a amended filing
			al Affairs	for Individua	als Filing f	or Bankrupt	CY 12/1
3e as	complete	and accurate as possib	le. If two married	people are filing togethe	r, both are equally	responsible for supply	ring correct information. If more
pace	e is needed	d, attach a separate shee	t to this form. On	the top of any additional	l pages, write your	name and case number	er (if known). Answer every question
Part	1: Give	<b>Details About Your</b>	Marital Status	and Where You Live	ed Before		
,	\M/het io	very arrest monital atol					
1.	Wilat is	your current marital stat	lus r				
		ried					
	Not	married					
2.	During t	he last 3 years, have you	lived anywhere o	other than where you live	now?		
	<b>✓</b> No						
		List all of the places you liv	ed in the last 3 yea	ars. Do not include where yo	ou live now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as De	ebtor 1	Same as Debtor 1
	<del></del>			- From			From
	Num	nber Street			Number Street		
							T <sub>0</sub>
				_ To			To
	City	Stato	Zin Codo	_ 10	City	State Zin C	
	City	State	Zip Code		City	State Zip C	ode
	City	State	Zip Code		City Same as De	-	
			Zip Code	- 10	Same as De	ebtor 1	ode
		State  State	Zip Code	- From		ebtor 1	Same as Debtor 1  From
			Zip Code	-	Same as De	ebtor 1	ode Same as Debtor 1
			Zip Code	- From	Same as De	ebtor 1	Same as Debtor 1  From To

Debtor 1 Rodolf Case 16-06628 First Name Filed 02/27/16 Entered 02/27/16/08:54:14 Desc Main Document Page 39 of 67 Doc 1

Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.											
		Debtor 1		Debtor 2								
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)							
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$10700.00	Wages, commissions, bonuses, tips Operating a business								
	For last calendar year: (January 1 to December 31, 2015)  YYYY	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$27400.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business								
	For the calendar year before that: (January 1 to December 31,	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>✓ Operating a business</li></ul>	\$32400.00	Wages, commissions, bonuses, tips Operating a business								
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together,  List each source and the gross income from each  No  Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.								
		Debtor 1		Debtor 2								
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)							
	From January 1 of current year until the date you filed for bankruptcy:	(YTD Est.) LINK	\$1,800.00									
		Est.	\$10,000.00									
	For last calendar year: (January 1 to December 31,	(Est. LINK	\$10,800.00									
	For the calendar year before that: (January 1 to December 31,	Est. (Est.) LINK	\$2,200.00 \$10,800.00									

Debtor 1 Rodolf Case 16-06628 First Name Doc 1

Document Page 40 of 67

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	er Debtor 1's o	r Debtor 2's d	ebts primarily con	sumer debts?								
No.			or <b>2 has primarily c</b> ehold purpose."	onsumer debts. Consu	umer debts are defined in 11	U.S.C. § 101(8) as "incurr	ed by an individual primarily					
	During the 90 o	days before you	ı filed for bankruptcy,	did you pay any creditor a total of \$6,225* or more?								
	No. Go to	line 7.										
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
	* Subject to ad	justment on 4/0	1/16 and every 3 year	ars after that for cases file	ed on or after the date of adj	ustment.						
✓ Yes.												
	During the 90 o	days before you	ı filed for bankruptcy,	, did you pay any creditor	a total of \$600 or more?							
	✓ No. Go to	line 7.										
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for					
Cre	editor's Name					-	Mortgage					
Nu	ımber Street						Car Credit card					
	difficer officer						Loan repayment					
							Suppliers or					
Cit	ty	State	Zip Code				vendors Other					
	anditania Niana				-		Mortgage					
Cr	editor's Name						Car					
Nu	umber Street						Credit card					
_							Loan repayment					
Cit	ty	State	Zip Code				Suppliers or vendors					
							Other					
Cre	editor's Name						Mortgage					
Nu	ımber Street						Car Credit card					
							Loan repayment					
_							Suppliers or					
Cit	ty	State	Zip Code				vendors					

Doc 1 Filed 02/127/146 Entered 02/127/146/08/54:14 Desc Main Debtor 1 Document Page 41 of 67 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main Rodolfd Case 16-06628 Doc 1 Page 42 of 67 Documeth the Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street 10

				City	State	Zip Code	
Case title							Pending
				Court Nam	е		On appeal
Case number				Number St	reet		Concluded
				City	State	Zip Code	
hin 1 year befor	e you filed for ba	ankruptcy, was an	y of your property repo	ossessed, fore	closed, garnish	ed, attached, seize	ed, or levied?
ck all that apply a	and fill in the details	s below.					
No. Go to line 1	1.						
Yes. Fill in the in	formation below.						
			Describe the prop	erty		Date	Value of the property
Creditor's Name	е		_				
			Explain what happ	ened			
Number Stree	et		_				
			Property was re	possessed.			
			Property was fo				
			Property was ga				
City	State	Zip Code	Property was at		or levied.		
			Describe the prop	erty		Date	Value of the property
Creditor's Name	e						
			Explain what happ	ened			
Number Stree	et						
			Property was re	possessed.			
-			Property was fo				
			Property was ga				
City	State	Zip Code	I Droporti unos et	tached, seized,	or loviod		

Deb	tor 1	RodolfoCase 16-06628 First Name			Entered 02/27/16/08:54: Page 43 of 67	14 Desc	Main
11.		nin 90 days before you filed for ounts or refuse to make a paym No	bankruptcy, did any o	creditor, including	a bank or financial institution, set of	ff any amounts fi	rom your
	Ħ	Yes. Fill in the details.					
	_			Describe the action	on the creditor took	Date action was taken	Amount
		Creditor's Name					
		Ordator o reame					
		Number Street					
				Last 4 digits of acco	ount number: XXXX-		
		City State	Zip Code				
12.		iin 1 year before you filed for ba iver, a custodian, or another of		f your property in the	he possession of an assignee for th	e benefit of cred	tors, a court-appointed
		No					
	Ħ	Yes					
Part	5.	List Certain Gifts and Co	ontributions				
13.		thin 2 years before you filed for	r bankruptcy, did you	give any gifts with	a total value of more than \$600 per	person?	
	씀	No Yes. Fill in the details for each g	nift				
		Gifts with a total value of more per person		Describe the gifts	S	Dates you gave the gifts	Value
		Person to Whom You Gave the G	ift				
			_				
		Number Street					
		City State	Zip Code				
			· 				
			_				
		Person to Whom You Gave the G	ift				
			_				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

		1 list Name	<u> </u>	D(	ocument Page 44 of 67		
14.	With	nin 2 years before y	ou filed for ba		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the details	s for each gift (	or contribution.			
		Gifts with a total ve			Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part	6:	List Certain Los	ses				
15.		nin 1 year before yo bling?	u filed for ban	kruptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No					
	ш	Yes. Fill in the details  Describe the property.	erty you lost a	ınd	Describe any insurance coverage for the loss	Date of your	Value of property lost
		how the loss occu	rred		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	
Part	<b>7</b> :	List Certain Pay	ments or T	ransfers			
16.		nin 1 year before yo king bankruptcy or p			anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
	Inclu	de any attorneys, bar			counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details	S.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm	ai d		Semrad Law Firm - \$1000.00	2/23/2016	\$1000.00
		Person Who Was Pa 20 South Clark Street					
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website add					
		Person Who Made the	he Payment, if	Not You		<u> </u> 	
		Person Who Was Pa	aid				
		Number Street					
		City	State	Zip Code			
		Email or website add	dress				
		Person Who Made the	he Payment, if	Not You			

Filed 02/27/116 Entered 02/27/116/08:54:14 Desc Main

	No Yes. Fill in the details.						
			Description and value of any prop	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid		-				
	Number Street		- -				
	City State	Zip Code	_				
Incl	inary course of your business or ude both outright transfers and trans sfers that you have already listed on No Yes. Fill in the details.	fers made as secur	ity (such as the granting of a security inte	erest or mortgage on	your property). Do	not incl	ude gifts and
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
	Person Who Received Transfer		-				
	Number Street		-				
	City State Person's relationship to you	Zip Code	-				
	Person Who Received Transfer		-				
	Number Street		<del>-</del>				
	City State Person's relationship to you	Zip Code	_				
	ese are often called asset-protection  No		u transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a I	peneficiary?
	Yes. Fill in the details.		Description and value of the prop	erty transferred			Date trans
(The							

Filed 02/273/116 Entered 02/27/116/08:54:14 Desc Main

Debtor 1 Rodolf Case 16-06628 First Name Filed 02/27/16 Entered 02/27/16/08:54:14 Desc Main Document Page 46 of 67 Doc 1

art 8: List Certain Financial Accounts.	s. Instruments, Safe Deposit Boxes, and Storage Un	its

20.	or tra	nin 1 year before you filed for ba ansferred? de checking, savings, money mark peratives, associations, and other fi	et, or other financial							
		No Yes. Fill in the details.								
		ies. i iii iii tie tetaiis.		Last 4 numb	l digits of account er		Type of a	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-		[ [		ey market ærage er		
		City State	Zip Code	-						
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-			Brok	ey market erage		
						L	Othe	er		
		City State	Zip Code	-						
	<b>✓</b>	ables? No Yes. Fill in the details.	w	/ho else	had access to it?			Describe the contents	3	Do you still have it?
		Name of Financial Institution	Na Na	ame						☐ No
		Number Street	Nu	umber	Street					Yes
		-	Ci	tv	State	Zip Coo	de.			
		City State	Zip Code	-,		_p				
22.	Have	e you stored property in a stora	ge unit or place oth	er than	your home within	1 year be	efore yo	ou filed for bankruptcy	?	
		No Yes. Fill in the details.								
			w	ho else	had access to it?			Describe the contents	<b>S</b>	Do you still have it?
		Name of Storage Facility	Na	ame						☐ No ☐ Yes
		Number Street	Nu	umber	Street					
		-	Ci	ty	State	Zip Cod	de			
		City State	Zip Code							

Deb	tor 1	RodolfdCase 16-06628 Doc 1 First Name Middle Name	Filed 02⊮2 Docume	7a/146 <u>Er</u> Nt <sup>me</sup> Paç	ntered	7416 08,54: <u>14 Desc Mair</u>	1
Part	9:	Identify Property You Hold or Control	l for Someor	ne Else			
23.	_	you hold or control any property that someone  No  Yes. Fill in the details.	e else owns? Ind	clude any pro	perty you borro	wed from, are storing for, or hold in trus	st for someone.
	Ц	res. Fill lift the details.	Where is the	property?		Describe the contents	Value
		Owner's Name	Number Stree	et		-	
		Number Street				-	
			-	_		_	
		0: 7:01	City -	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental In urpose of Part 10, the following definitions apply:	tormation				
	ha in Si or • H to	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear lite means any location, facility, or property as define rused to own, operate, or utilize it, including dispossazardous material means anything an environmentaxic substance, hazardous material, pollutant, contail notices, releases, and proceedings that you know any governmental unit notified you that you now Yes. Fill in the details.  Name of site  Number Street	nto the air, land, some portion these substantial under any environments allowed the sale sites.  It is allowed the sale aminant, or similar about, regardles	soil, surface wastances, waste ronmental law, a hazardous war term.  s of when they potentially lia al unit	ater, groundwater, es, or material.  whether you now raste, hazardous so occurred.	or other medium, own, operate, or utilize it	Date of notice
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	_	e you notified any governmental unit of any re No Yes. Fill in the details.	elease of hazard		?	Environmental law, if you know it	Date of notice
		Name of site	Governmental	unit		-	
		Number Street	Number Stree	et		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debto	or 1	RodolfdCase 16-06628 First Name	B Doc 1 F Middle Name	iled 02/27/16 I Document P	<u>Entered</u>	h16 08:54: <u>14</u>	Desc Main
<b>26.</b>	Hav	e you been a party in any judi	cial or administrati	ive proceeding under an	y environmental law	? Include settlements	and orders.
	<b>✓</b>	No					
		Yes. Fill in the details.					
				Court or agency		Nature of the case	Status of the case
		Case title					Pending
		Case title		Court Name			
				Number Street			On appeal
		Case number					Concluded
		Case number		City State	Zip Code		
Part 1	1:	Give Details About You	r Business or C	Connections to Any	Business		
27.	With	nin 4 years before you filed fo	r bankruptcy, did y	ou own a business or ha	ave any of the follow	ing connections to any	/ business?
		A sole proprietor or self-em	nployed in a trade, p	rofession, or other activity,	either full-time or part-	-time	
		A member of a limited liabi	lity company (LLC)	or limited liability partnersh	ip (LLP)		
		A partner in a partnership  An officer, director, or man	aging executive of a	corporation			
		An owner of at least 5% of					
	<b>✓</b>	No. None of the above applies.	Go to Part 12.				
		Yes. Check all that apply above		below for each business.			
				Describe the natur	re of the business		entification number Do not all Security number or ITIN.
						EIN:	ii Security number of Triiv.
		Business Name				2.14.	
		Number Street		—		Dates busine	ss existed
		-		Name of accounta	nt or bookkeeper	<b>5</b>	т.
		City State	Zip Code			From	To
				Describe the natur	re of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Dusiness Name					
		Number Street		Name of accounta	nt or bookkeeper	Dates busine	ss existed
		City State	Zip Code			From	To
				Describe the natur	re of the business		entification number Do not al Security number or ITIN.
		Duaineas Nama				EIN:	
		Business Name					
		Number Street		Name of accounta	nt or bookkeeper	Dates busine	ss existed
		City State	Zip Code			From	To

Debto	or 1	RodolfcCas First Name	se 16-06628		<u>d 02⊮2r7a/1466</u> cumhetrNt <sup>me</sup>		e <u>red</u>	Desc Main
		in 2 years b itors, or oth	•			_	to anyone about your business? Inc	lude all financial institutions,
		No Yes. Fill in th	e details below.					
,	_				Date issued			
		Name			MM/DD/YYYY			
		Number	Street					
		City	State	Zip Code				
Part '	12:	Sign Bel	ow					
a	nd c	orrect. I und	derstand that maki	ng a false statement, o up to \$250,000, or impr	concealing prop	erty, or ol	s, and I declare under penalty of per otaining money or property by fraud ars, or both. 18 U.S.C. §§ 152, 1341, 1	l in connection with a
			Signature of Debto				Signature of Debtor 2	
			Date 2/23/2016				Date 2/23/2016	
	_ _ _ Y	lo 'es	. •				als Filing for Bankruptcy (Official F	orm 107)?
D	_ `		ree to pay someo	ne who is not an attorn	ey to help you f	ill out bar	kruptcy forms?	
	_	lo 'es. Name of	person				Attach the Bankruptcy Petition Declaration, and Signature (Of	

## **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

	Debtor	(If kno	own)
		Chapter Chapter	er 13
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR	
У	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. year before the filing of the petition in bankruptcy, on connection with the bankruptcy case is as follows:	2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) vs:	paid to me within one ) in contemplation of or
F	For legal services, I have agreed to accept		\$4,000.00
F	Prior to the filing of this statement I have received		\$1,000.00
E	Balance Due		\$3,000.00
2. 1	The source of the compensation paid to me was:  Debtor	Other (specify)	
3. 1	The source of the compensation paid to me is:  Debtor	Other (specify)	
4.	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any other person unless they are	
[		ompensation with a other person or persons who are not y of the agreement, together with a list of the names of tached.	
5. I		d to render legal service for all aspects of the bankruptcy case, including: , and rendering advice to the debtor in determining whether to file a petition in bankruptcy;	
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan which may be required;	
	c. Representation of the debtor at the meet	ing of creditors and confirmation hearing, and any adjourned hearings thereof;	
	d. Representation of the debtor in adversary	proceedings and other contested bankruptcy matters;	
6. E	By agreement with the debtor(s), the above-disclo	sed fee does not include the following services:	
		CERTIFICATION	
l ce procee		any agreement or arrangement for payment to me for representation of the debtor(s) in this	bankruptcy
	2/27/2016	/s/ Brenda Likavec	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 1000.00 toward the flat fee, leaving a balance due of \$ 3000.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 02/23/2016

Signed:

Debtor(s) Attorney for the

Do not sign this agreement if the amounts are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

# Case 16-06628 Doc 1 Filed 02/27/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 02/27/16 08:54:14 Desc Main Page 58 of 67 your income is more than the median income for

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Hernandez, Rodolfo ;	Case No	
_	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MATR	RIX
	The above named Debtors hereby verify that	the attached list of creditors is true and	d correct to the best of their knowledge
Date:	2/27/2016	/s/ Hernandez, Rodol	fo
		Hernandez, Rodolfo	
		Signature of Debtor	
		/s/	
		Signature of Joint De	btor

Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main VEN LOAN SERVICING L Document Page 62 of 67

OCWEN LOAN SERVICING L 12650 INGENUITY DR ORLANDO , FL 32826

REAL TIME RESOLUTIONS 1349 EMPIRE CENTRAL DR S DALLAS, TX 75247

AARGON AGNCY 3025 W SAHARA LAS VEGAS , NV 89102

American InfoSource LP PO Box 248848 Oklahoma City , OK 73124

Cavalry SPV LLC 661 GLENN AVE C/O Blit & Gaines PC Wheeling , IL 60090

City of Chicago Department of Revenue 121 North LaSalle Street Chicago , IL 60602

Sprint P.O. Box 219554 Kansas City , MO 64121

State Farm Insurance 1 State Farm Plaza Bloomington , IL 61710

Rock Oak, LLC 120 N. LaSalle St., 29th Fl. Chicago , IL 60602

Gan B, LLC 1388 McDaniels Ave. Highland Park , IL 60035

City of Chicago Water Department 333 S State, Suite 300 Chicago , IL 60604

Illinois Department of Employment Security PO Box 19286 Benefit Repayment Collection Springfield , IL 62794

Cook County Clerk 118 N. Clark Chicago , IL 60602

Cook County Treasurer 118 N. Clark Room 112 Property Tax Chicago , IL 60602

Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Page 63 of 67 **Document**Hernandez Debtor 1 Rodolfo Middle Name First Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25.001-50,000 1.000-5.000 ✓ 1-49 18. How many creditors 50,001-100,000 5,001-10,000 50-99 do you estimate that More than 100,000 10,001-25,000 100-199 you owe? 200-999 \$500,000,001-\$1 billion **✓** \$0-\$50,000 \$1,000,001-\$10 million 19. How much do you \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$50,001-\$100,000 estimate your assets \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion 31,000,001-\$10 million \$500,000,001-\$1 billion \$0-\$50,000 20. How much do you \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$50,001-\$100,000 estimate your \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 liabilities to be? More than \$50 billion \$500,001-\$1 million \$100,000,001-\$500 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,

> Signature of Debtor 2 Executed on

MM / DD / YYYY

or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

2/23/2016

/s/ Rodolfo Hernandez

Signature of Debtor 1

Executed on .

x

Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main Document Page 64 of 67

Debtor 1	Rodolfo		Hernandez	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name	<del> </del>
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(0.0.0)	<del></del>
	Form 106De			

Check if this is an amended filing

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below		
-0.2	Did you pay or agree to pay someone who is NOT an attorney to he	elp you fill out bankruptcy forms?	
	☑ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	e to de de la mental de la decembra decembra de la decembra decembra de la decemb
			A A A A A A A A A A A A A A A A A A A
r			77.0
	Under penalty of perjury, I declare that I have read the summary and that they are true and correct.	d schedules filed with this declaration and	ade a del remain acconsissador y discreta a para
×	/s/ Rodolfo Hernandez Koluffo At Signature of Debtor 1	Signature of Debtor 2	
	Date 2/23/2016	Date	To the state of th

	Case 16-0	06628	Doc 1	Filed 02/27/16	Entered 02/27/16 08:54:	14 Desc Main
Debtor 1	Rodolfo			Document Hernandez	Page 65 of 67 Case number (if known)	
Denioi i	First Name		Middle Name	Last Name		E >NE vv
	thin 2 years before yo ditors, or other partie		ankruptcy, d	id you give a financial st	atement to anyone about your business	? Include all financial institutions,
<b>▽</b>	No Yes. Fill in the details I	below.				
				Date issued		
	Name		* * * * * * * * * * * * * * * * * * * *	MM/DD/YYYY		
	Number Street					
	City	State	Zip Co	de		
Part 12:	Sign Below		·			
and o	correct. I understand kruptcy case can resul	that making	g a false stat to \$250,000	ement, concealing prope	achments, and I declare under penalty of erty, or obtaining money or property by fit to 20 years, or both. 18 U.S.C. §§ 152, 13	raud in connection with a
		e of Debtor 1	IGOZ P	770	Signature of Debtor 2	
	Date 2/2	23/2016			Date 2/23/2016	
Did			<b>.</b>		Individuals Filing for Ponkruntou (Office	=
Diu	you attach additional	pages to Yo	our Statemer	it of Financial Affairs for	Individuals Filing for Bankruptcy (Offic	ial Form 107)?
panning	you attach additional No	pages to Yo	our Statemer	it of Financial Affairs for	individuals Filling for Bankrupicy (Offic	ial Form 10/)?
		pages to Yo	our Statemer	t of Financial Affairs for	individuals rilling for Bankrupicy (Offic	ial Form 10/)?
	No Yes				Il out bankruptcy forms?	iai Form 107)?
Did y	No Yes					

Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main Document Page 66 of 67

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Hernandez, Rodolfo;	Case No	
	Debtor(s)	0000 110.	
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MAT	TRIX
	The above named Debtors hereby verify that the atta		
Date:	2/23/2016	/s/ Hemandez, Ro Hemandez, Rodol Signature of Debto	fo
		/s/ Signature of Joint l	Debtor

Case 16-06628 Doc 1 Filed 02/27/16 Entered 02/27/16 08:54:14 Desc Main Document Page 67 of 67

Debt	or 1	Rodolfo First Name Middle Name	Hernandez Case number (if known)  Last Name	
		encontraction with the beautiful programming and the second contraction of the contractio		r dem Annes Comment
16.		culate the median family income that applies to		
	16a.	Fill in the state in which you live.	Illinois	
	16b.	Fill in the number of people in your household.	7	*444 440 00
	16c.	Fill in the median family income for your state and	d size of household ats, go online using the link specified in the separate instructions for this form. This list may	\$111,118.00
		also be available at the bankruptcy clerk's office.	, go olimio donig ino ilini operina mana copiana a mana	
17.	Hov	v do the lines compare?		
	17a.		the top of page 1 of this form, check box 1, <i>Disposable income is not determined under 11</i> fill out <i>Calculation of Disposable Income</i> (Official Form 122C-2).	
	17b.	17b. q Line 15b is more than line 16c. On the	top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C.	
		§ 1325(b)(3). Go to Part 3 and fill out Calc your current monthly income from line 14 abo	culation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy ove.	
Part	3:	Calculate Your Commitment Period Ur	nder 11 U.S.C. §1325(b)(4)	
18.	Cop	y your total average monthly income from line	· 11.	\$3,280.67
19.	Ded	luct the marital adjustment if it applies. If you a mitment period under 11 U.S.C. § 1325(b)(4) allows	are married, your spouse is not filing with you, and you contend that calculating the syou to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on	n line 19a.	0.00
	19b.	Subtract line 19a from line 18.		3,280.67
20.	Cald	culate your current monthly income for the yea		no ooo o
	20a.	Copy line 19b.	. The state of the	\$3,280.67
		Multiply by 12 (the number of months in a year).		x 12
	20b.	The result is your current monthly income for the	year for this part of the form.	39,368.04
	20c.	Copy the median family income for your state and	size of household from line 16c.	5111,118.00
21.	Hov	v do the lines compare?		
	Description	Line 20b is less than line 20c. Unless otherwise ord period is 3 years. Go to Part 4.	dered by the court, on the top of page 1 of this form, check box 3, The commitment	
	See Contractor	Line 20b is more than or equal to line 20c. Unless of commitment period is 5 years. Go to Part 4.	otherwise ordered by the court, on the top of page 1 of this form, check box 4, The	
Part	4: 5	Sign Below		
		By signing here, I declare under penalty of perjury	that the information on this statement and in any attachments is true and correct.	
			1/	
		★ Isl Rodolfo Hernandez Land f	flest ×	
		Signature of Debtor 1	Signature of Debtor 2	
		Date 2/23/2016	Date	
		MM/DD/YYYY	MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 123	2C-2.	
		If you checked 17b, fill out Form 122C-2 and file it was a second of the control	with this form. On line 39 of that form, copy your current monthly income from line 14 above.	

page 3